

<i>SERFF Tracking Number:</i>	<i>LCNC-125621368</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Lincoln National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38780</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L08 Life - Other</i>	<i>Sub-TOI:</i>	<i>L08.000 Life - Other</i>
<i>Product Name:</i>	<i>Various MoneyGuard Reserve Advertising forms</i>		
<i>Project Name/Number:</i>	<i>/LCN0803-2014014, LCN0803-2014016, LCN0803-2014097, LCN0803-2014098</i>		

Filing at a Glance

Company: The Lincoln National Life Insurance Company

Product Name: Various MoneyGuard Reserve SERFF Tr Num: LCNC-125621368 State: ArkansasLH

Advertising forms

TOI: L08 Life - Other

SERFF Status: Closed

State Tr Num: 38780

Sub-TOI: L08.000 Life - Other

Co Tr Num:

State Status: Filed-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Anabela Tavares

Disposition Date: 04/25/2008

Date Submitted: 04/24/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Authorized

Project Number: LCN0803-2014014, LCN0803-2014016, LCN0803-2014097, LCN0803-2014098

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 04/25/2008

State Status Changed: 04/25/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

RE: Lincoln National Life Insurance Company

NAIC Number 65676 FEIN Number 35-0472300

Advertising Filing

Form(s): MoneyGuard® Reserve:

SERFF Tracking Number: LCNC-125621368 State: Arkansas
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Company Tracking Number:
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LCN0803-2014098 Make your money work harder for you

LCN0803-2014014 Can your retirement income absorb the cost of long-term care?

LCN0803-2014016 Want to help shield your assets from long-term care costs?

LCN0803-2014097 Put yourself in the driver's seat

Dear Sir or Madam:

Attached for your review and approval are the above-referenced advertising forms. Also attached is the required transmittal document and/or filing fee.

If you need any additional information, please contact me toll-free at 1-800-238-6252, Extension 2307. Thank you for your attention to this matter.

Company and Contact

Filing Contact Information

Anabela Tavares, Compliance Coordinator anabela.tavares@lfg.com
350 Church Street (860) 466-2307 [Phone]
Hartford , CT 06103 (860) 466-1348[FAX]

Filing Company Information

The Lincoln National Life Insurance Company	CoCode: 65676	State of Domicile: Indiana
350 Church Street - MPM1	Group Code: 20	Company Type: Life
Hartford, CT 06103-1106	Group Name:	State ID Number:
(860) 466-2899 ext. [Phone]	FEIN Number: 35-0472300	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	No
Fee Explanation:	4 forms @ 25.00 per form
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Lincoln National Life Insurance Company	\$100.00	04/24/2008	19874677

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Linda Bird	04/25/2008	04/25/2008

SERFF Tracking Number: *LCNC-125621368* *State:* *Arkansas*
Filing Company: *The Lincoln National Life Insurance Company* *State Tracking Number:* *38780*
Company Tracking Number:
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Product Name: *Various MoneyGuard Reserve Advertising forms*
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Disposition

Disposition Date: 04/25/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: LCNC-125621368 State: Arkansas

Filing Company: The Lincoln National Life Insurance Company State Tracking Number: 38780

Company Tracking Number:

TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		No
Supporting Document	Application		No
Form	Can your retirement income absorb the cost of long-term care?		Yes
Form	Want to help shield your assets from long-term care costs?		Yes
Form	Make your money work harder for you		Yes
Form	Put yourself in the driver's seat		Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LCN0803-2014014	Advertising	Can your retirement income absorb the cost of long-term care?	Initial		0	LCN0803-2014014.pdf
	LCN0803-2014016	Advertising	Want to help shield your assets from long-term care costs?	Initial		0	LCN0803-2014016.pdf
	LCN0803-2014098	Advertising	Make your money work harder for you	Initial		0	LCN0803-2014098.pdf
	LCN0803-2014097	Advertising	Put yourself in the driver's seat	Initial		0	LCN0803-2014097.pdf

Order code: MG-I-TNT001
PRNT 3/08 201
MG-I-TNT001_201
LIF-MG-08-0280
LCN0803-2014014

obligations.
Affiliates are separately responsible for their own financial and contractual obligations.
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Not a deposit
Not FDIC-insured
Not insured by any federal government agency
Not guaranteed by any bank or savings association
May go down in value

Important disclosures. Please read.

Lincoln *MoneyGuard*® Reserve is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. The Return of Premium Rider may be included at issue on certain policies. The cost of riders will be deducted from the policy account value. **Guarantees are backed by the claims-paying ability of the issuer and are subject to policy terms and conditions.** The policy and riders have exclusions, limitations, and/or reductions.

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Lincoln *MoneyGuard*® Reserve is issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, on Policy Form LN850 (8/05) with a Convolutescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), and a Return of Premium Rider (ROP) on Rider Form LR850 (10/07) or LR850F (10/07). The Lincoln National Life Insurance Company is not authorized, nor does it solicit business in the state of New York. Contractual obligations are backed by the claims-paying ability of The Lincoln National Life Insurance Company.

For policies sold in New York, Lincoln *MoneyGuard*® Reserve is issued by Lincoln Life & Annuity Company of New York, Syracuse, NY, on Policy Form LN850 (8/05) with a Convolutescent Care Benefits Rider (CCBR) on Rider Form LR851 (8/05), a Terminal Illness Accelerated Death Benefit Rider on Rider Form LR853 (8/05), and a Return of Premium Rider (ROP) on Rider Form LR850 (10/07). Contractual obligations are backed by the claims-paying ability of Lincoln Life & Annuity Company of New York.

Products and features, including benefits, exclusions, limitations, terms, and definitions, may vary by state.



Can your retirement income absorb the cost of long-term care?

Ask me how Lincoln *MoneyGuard*® Reserve universal life insurance can help

- Helps you pay for long-term care if you need it
- Provides an income tax-free death benefit to your beneficiaries if you don't
- Offered with a money back guarantee¹

¹Through the Return of Premium Rider on single premium and certain flexible premium policies

Order code: MG-L-TNT001
PRNT 3/08 Z01
MG-L-TNT001_Z01
LIF-MG-08-0280
LCN0803-2014016

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Want to help shield your assets from long-term care costs?

Ask me about Lincoln *MoneyGuard*® Reserve universal life insurance

- Helps you pay for long-term care if you need it
- Provides an income tax-free death benefit to your beneficiaries if you don't
- Offered with a money back guarantee¹

¹Through the Return of Premium Rider on single premium and certain flexible premium policies



Make your money work harder for you

Lincoln *MoneyGuard*® Reserve universal life insurance can provide a financially savvy way to handle long-term care.

- Helps you pay for long-term care if you need it
- Provides an income tax-free death benefit to your beneficiaries if you don't
- Offered with a money back guarantee¹

¹Through the Return of Premium Rider on single premium and certain flexible premium policies

 **Lincoln**
Financial Group®

LCN0803-2014098

To learn more about Lincoln *MoneyGuard* Reserve, contact: [name]
[firm name] [phone] [CA license number]

Note that we are soliciting the sale of this product and an insurance agent will contact you.

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LCN0803-2014098

LIF-MG-08-0280

MG-L-FLI001_Z01

PRNT 3/08 Z01

Order code: MG-L-FLI001



Important disclosures. Please read.

Lincoln *MoneyGuard*® Reserve is a universal life insurance policy with a rider that accelerates the specified amount of death benefit to pay for covered long-term care expenses. The Return of Premium Rider may be included at issue on certain policies. The cost of riders will be deducted from the policy account value. **Guarantees are backed by the claims-paying ability of the issuer and are subject to policy terms and conditions.** The policy and riders have exclusions, limitations, and/or reductions.

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Not a deposit	Not FDIC-insured	Not insured by any federal government agency	
Not guaranteed by any bank or savings association		May go down in value	



Put yourself in the driver's seat

Lincoln *MoneyGuard*® Reserve universal life insurance can help protect your retirement assets from the financial risks of long-term care.

- Helps you pay for long-term care if you need it
- Provides an income tax-free death benefit to your beneficiaries if you don't
- Offered with a money back guarantee¹

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LIF-MG-07-0280

MG-I-FLI001_Z01

PRNT 3/08 Z01

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Rate Information

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Supporting Document Schedules

	Review Status:
Bypassed -Name: Certification/Notice	04/24/2008
Bypass Reason: NOT APPLICABLE	
Comments:	

	Review Status:
Bypassed -Name: Application	04/24/2008
Bypass Reason: not applicable	
Comments:	